Case 18-16654-ref Doc 34 Filed 11/08/18 Entered 11/09/18 01:03:14 Desc Imaged

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Darcy James Calkins Katherine Calkins Debtors Case No. 18-16654-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 3 Date Rcvd: Nov 06, 2018 Form ID: 3091 Total Noticed: 71

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 08, 2018.
db/jdb
                            +Darcy James Calkins, Katherine Calkins, 478 East Main Street, Kutztown, PA 19530-1217
                            +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
t.r
                              Reading, PA 19606-2265
                            +Bureau of Audit and Enforcement,
                                                                                             City of Allentown,
                                                                                                                                     435 Hamilton Street,
                               Allentown, PA 18101-1603
                            City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg
                            +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg
                            +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 ARB Inc., Accounts Receivable Bureau, PO Box 70256, Philadelphia, PA 19176
sma
                           +Tax Claim Bureau, 633 Court Street, Second Floor, Rec
ARB Inc., Accounts Receivable Bureau, PO Box 70256, Phi
+Ameritox, PO Box 402166, Atlanta, GA 30384-2166
+Ameritox, PO Box 402166, Atlanta, GA 30384-2166
+Berkheimer, PO Box 25159, Lehigh Valley, PA 18002-5159
+Berkheimer, PO Box 25159, Lehigh Valley, PA 18002-5159
14209160
14209162
14209163
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14209165
                            Bradley Extended Care, 402 3rd Avenue, Nashville, TN 37209 +CBCS, PO Box 2724, Columbus, OH 43216-2724
14209166
14209156
14209170
                            +Convergent, 121 NE Jefferson Street, Peoria, IL 61602-1229
14209171
                            Dr. William Messersmith, 162 A Trexler Avenue, Kutztown, PA 19530
                            +Francis Werley, 16527 Pottsville Pike, Hamburg, PA 19526-8101
14209174
                            +Good Shepard Rehab, 850 S 5th Street,
14209175
                                                                                                            Allentown, PA 18103-3295
                          +Guideposts, PO Box 5806, Harlan, IA 51593-1306
++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
(address filed with court: JC Christensen & Associates, Inc., PO Box 519,
14209176
14209158
                               Sauk Rapids, MN 56379)
                           +James L. Davis, Esquire, 234 North 6th Street, Reading, PA 19601-3300
+John Potter DMD, 3131 College Heights Boulevard, Allentown, PA 18104-4812
+Kutztown Area Transportation, 87 South Kemp Road, Kutztown, PA 19530-9737
+Lehigh Valley Health Network, PO Box 4067, Allentown, PA 18105-4067
Lehigh Valley Health Service, PO Box 2024, Allentown, PA 18103
+Lehigh Valley Health Service, 2024 Lehigh Street, Allentown, PA 18103-4938
14210509
14209177
14209178
14209180
14209182
14209181
                           +Lehigh Valley Health Service, 2024 Lehigh Street, Allentown, PA 18103-4938
+Lehigh Valley Hospital, 1240 S Cedar Crest, Allentown, PA 18103-6368
+Lehigh Valley Hospital, 1240 S. Cedar Crest Boulevard, Allentown, PA 18103-6368
Lehigh Valley Hospital, Cedar Crest Boulevard, Allentown, PA 180105
Lehigh Valley Hospital, Cedar Crest Boulevard, Allentown, PA 18105
+Lehigh Valley Physician, PO Box 1754, Allentown, PA 18105-1754
+Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754
+Lehigh Valley Physician Group, PO Box 3667, Allentown, PA 18106-0667
+Lehigh Valley Health, PO Box 4120, Allentown, PA 18105-4120
+Lowry Services, 101 Christopher Lane, Harleysville, PA 19438-2035
+Medical Twaging of Lehigh Valley, PO Box 3266, Allentown, PA 18106-0226
14209187
14209183
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                           +Medical Imaging of Lehigh Valley, PO Box 3226, Allentown, PA 18106-0226
+Medical Imaging of Lehigh Valley, 2 Meridian Boulevard, Wyomissing, PA 19610-3202
+Millennium Health, PO Box 844468, Dallas, TX 75284-4468
+New York Institute of Photography, 192 Lexington Avenue, New York, NY 10016-6912
14209194
14209193
14209195
                          +New York Institute of Photography, 192 Lexington Avenue, Ne
+Orion (Verizon), PO Box 41021, Norfolk, VA 23541-1021
#+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
14209197
14210532
14209155
14220516
                             Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
                               Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
                               Greenville, SC 29603-0587
                            +Pottsville Schuylkill Haven Area EMS, PO Box 90, Danville, PA 17821-0090 +Publisher's Clearing House, PO Box 6244, Harlan, IA 51593-1744
14209198
14209200
14209201
                            +Quakertown Veterinarian Clinic, 2250 N Old Bethlehem Pike, Quakertown, PA 18951-3948
                           +Readers Digest, PO Box 6143, Harlan, IA 51593-1643

+Reading Health, PO Box 16051, Reading, PA 19612-6051

Reading Health, PO Box 16501, Reading, PA 19612

+Snap Diagnostics, PO Box 92170, Elk Grove Village, IL 60009-2170
14209202
14209204
14209203
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14209206
                            +St. Luke Emergency Physician Specialist, PO Box 5386, Bethlehem, PA 18015-0386
                           +Transworld Systems, One Huntington Quadrangle, Suite 2501, Melville, NY 11747-4438
+Two Guys Plumbing, 61 Pricetown Road, Fleetwood, PA 19522-9748
+VSAS Orthopedic, 1250 S Cedar Crest Boulevard, Allentown, PA 18103-6224
14209151
14209207
14209209
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jldavis.davislaw@gmail.com Nov 07 2018 02:37:04 JAMES L. DAVIS,
                             Attorney at Law, 234 N. 6th Street, Reading, PA 19601
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2018 02:37:25
smg
                               Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                               Harrisburg, PA 17128-0946
                            +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 07 2018 02:37:37
                            c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 07 2018 02:37:29 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
+EDI: CAPITALONE.COM Nov 07 2018 07:34:00 Capital One, PO Box 30249,
ust
14209167
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Salt Lake City, UT 84130-0249

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Total Noticed: 71

Date Royd: Nov 06, 2018

TOTALS: 2, * 3, ## 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14209986 +E-mail/Text: bankruptcy@cavps.com Nov 07 2018 02:37:36 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 +E-mail/Text: bankruptcydesk@colonialsavings.com Nov 07 2018 02:37:36 14209168 Colonial Savings, PO Box 2988, Forth Worth, TX 76113-2988 +EDI: CCS.COM Nov 07 2018 07:33:00 14209159 Credit Collection Service, 2 Wells Avenue, Newton, MA 02459-3246 14209172 +EDI: BLUESTEM Nov 07 2018 07:34:00 Fingerhut, PO Box 166, Neward, NJ 07101-0166 PO Box 166, +EDI: BLUESTEM Nov 07 2018 07:34:00 14209173 Fingerhut, Newark, NJ 07101-0166 EDI: RESURGENT.COM Nov 07 2018 07:34:00 LVNV Funding, LLC its successors and assigns as, 14220626 assignee of Bluestem Brands, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 14219604 EDI: RESURGENT.COM Nov 07 2018 07:34:00 LVNV Funding, LLC its successors and assigns as, Resurgent Capital Services, assignee of CVF Consumer Acquisition, Company, PO Box 10587, Greenville, SC 29603-0587 +E-mail/Text: Bankruptcies@nragroup.com Nov 07 2018 02:37:54 PO Box 67015, Harrisburg, PA 17106-7015 14209152 National Recovery Agency, +E-mail/Text: Bankruptcies@nragroup.com Nov 07 2018 02:37:54 14209153 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036 +EDI: PRA.COM Nov 07 2018 07:33:00 PRA Receive 14209571 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +EDI: CCS.COM Nov 07 2018 07:33:00 14209199 Progressive Insurance, PO Box 55126, Boston, MA 02205-5126 EDI: Q3G.COM Nov 07 2018 07:34:00 14210163 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 +EDI: VERIZONCOMB.COM Nov 07 2018 07:33:00 Verizon Wireless, 14209208 Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring MO 63304-2225 TOTAL: 18 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 14209150 701 Market Street, Suite 5000, PA 14209192 LVNN Funding, Capital One +WILLIAM MILLER*R, aty* Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265 +Lehigh Valley Hospital, 1240 S Cedar Crest Boulevard, Allentown, F +National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015 ##+Computer Credit, 640 W. 4th Street, Winston Salem, NC 27101-2730 14209184* Allentown, PA 18103-6368 14209196* 14209169

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: dlv

Form ID: 309I

District/off: 0313-4

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2018 at the address(es) listed below:

JAMES L. DAVIS on behalf of Joint Debtor Katherine Calkins jldavis.davislaw@gmail.com, srauenzahn.davislaw@gmail.com

JAMES L. DAVIS on behalf of Debtor Darcy James Calkins jldavis.davislaw@gmail.com,

JAMES L. DAVIS – on behalf of Debtor Darcy James Calkins jldavis.davislaw@gmail.com, srauenzahn.davislaw@gmail.com

REBECCA ANN SOLARZ on behalf of Creditor Colonial Savings F.A. bkgroup@kmllawgroup.com

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Form ID: 309I Total Noticed: 71

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 6

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	CERTIFICATE OF INC	lice Paye 4 01 3		
Information to	identify the case:	and range rene		
Debtor 1	Darcy James Calkins	Social Security number or ITIN xxx-xx-6317		
Debtor 2	First Name Middle Name Last Name	EIN		
	Katherine Calkins	Social Security number or ITIN xxx-xx-1486		
(Spouse, if filing)	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 10/4/18		
Case number: 18	3–16654–ref	·		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Darcy James Calkins	Katherine Calkins
2.	All other names used in the last 8 years		
3.	Address	478 East Main Street Kutztown, PA 19530	478 East Main Street Kutztown, PA 19530
4.	Debtor's attorney Name and address	JAMES L. DAVIS Attorney at Law 234 N. 6th Street	Contact phone (610) 378-0122 Email: jldavis.davislaw@gmail.com
5.	Bankruptcy trustee Name and address	Reading, PA 19601 WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040
			Date: 11/6/18

For more information, see page 2

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Debtor Darcy James Calkins and Katherine Calkins

7	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	December 4, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
8.	required to do so. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/2/19	
	receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/13/18	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 4/2/19	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of 2400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/17/19 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601		
1	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
1	Leading a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
1:	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law	
1:	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	s, which may include all or part of a debt. scharged until all payments under the plan the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you	

Case number 18-16654-ref